

## Fill in this information to identify the case:

Debtor 1 Stephen A. McTernan aka Stephen Anthony McTernan aka Stephen McTernan  
 Debtor 2  
 United States Bankruptcy Court for the: Middle District of Pennsylvania  
 Case number : 5:20-bk-02872-MJC

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor:	<u>Nationstar Mortgage LLC d/b/a Mr. Cooper</u>	Court claim no.	<u>8</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>7113</u>	(if known):	
		Date of payment change:	<u>09/01/2021</u>
		Must be at least 21 days after date of this notice	
		New total payment:	<u>\$986.12</u>
		Principal, interest, and escrow, if any	

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

 No Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

 No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current Principal and interest payment:

New principal and interest payment:

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).Reason for change: MI CancellationCurrent mortgage payment: \$1088.38New mortgage payment: \$986.12

Debtor 1 Stephen A. McTernan aka Stephen Anthony McTernan aka  
Stephen McTernan

First Name

Middle Name

Last Name

Case number (if known)

5:20-bk-02872-MJC

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/S/ Julian Cotton

Date 09/02/2021

Signature

Print: Julian Cotton

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email

PLGinquiries@padgettlawgroup.com

\* Per the attached correspondence, the new payment was effective 09/01/2021. Creditor recognizes that notice of the new payment amount is untimely under Rule 3002.1. Creditor is filing this notice of payment change to substantially comply with Bankruptcy Rule 3002.1. Since the monthly mortgage payment decreased, it is assumed minimal harm, if any, will be caused by the delay in filing this notice. Any overpayment of funds resulting from the delayed notice can be returned to the debtor or trustee upon request.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 2nd day of September, 2021.

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 5:20-bk-02872-MJC)**

Debtor

Stephen A. McTernan  
329 Mallard Lane  
Bushkill, PA 18324  
aka Stephen Anthony McTernan  
aka Stephen McTernan

Attorney

Vincent Rubino  
Newman Williams Mishkin  
Corveleyn et al  
712 Monroe Street  
P.O. Box 511  
Stroudsburg, PA 18360-0511

Trustee

Jack N Zaharopoulos (Trustee)  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Asst. U.S. Trustee  
United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101



STEPHEN MCTERNAN  
329 MALLARD LN  
BUSHKILL, PA 18324

## WELCOME TO A SMALLER PAYMENT.

*Your mortgage insurance (MIP) is no longer necessary.*

Dear STEPHEN MCTERNAN:

Congratulations! You've done a great job increasing your home equity. As a result, you are no longer required to pay mortgage insurance premiums (MIP). So, we've removed this coverage for you.

From now on, your monthly MIP in the amount of \$102.26 has been removed. You'll see a reduction in your monthly payment soon.

Here at Mr. Cooper, we love when our customers save money.

By the way, MIP is **NOT** the same as the property/casualty insurance, such as hazard insurance, which covers damage to your home. Removal of MIP does not affect any obligation you have for other types of insurance.

Have questions? Please call our Customer Service team at the number above. We're here to make your home loan experience less worrisome and more rewarding.

**You can also review your loan summary, account activity, escrow information and more by visiting us online at [www.mrcooper.com](http://www.mrcooper.com).**

Sincerely,  
Your Customer Service Team at Mr. Cooper

## GOOD NEWS:

*We've removed  
mortgage insurance  
from your  
home loan.*

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect against you personally.

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